Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main <sub>5/23/14 4:51PM</sub>

B1 (Official Form 1)(04/13) Page 1 of 40

United :	Court				Voluntary	Petition		
Name of Debtor (if individual, enter Last, First, <b>Baker, Rusty W.</b>	Middle):		Name	of Joint De	ebtor (Spouse)	) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):			used by the Jonaiden, and		in the last 8 years			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN)/Com	plete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 1025 E. 5th South Mountain Home, ID	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
		83647						Zii Code
County of Residence or of the Principal Place of Elmore				•		•	ace of Business:	
Mailing Address of Debtor (if different from str	eet address):		Mailir	ng Address	of Joint Debto	or (if differe	ent from street address):	
	Γ	ZIP Code	$\pm$					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)		of Business					ptcy Code Under Whiciled (Check one box)	e <b>h</b>
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  (Check one box)  Health Care Business □ Single Asset Real Estate as do in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other				Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	C of C of	hapter 15 Petition for R f a Foreign Main Proced hapter 15 Petition for R f a Foreign Nonmain Pr e of Debts	eding ecognition
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		the United State	es	defined "incurr	are primarily contains 11 U.S.C. § sed by an individual, family, or h	nsumer debts 101(8) as dual primarily	busin y for	are primarily ess debts.
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's consideratidebtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration for the court's consideration.	btor is not btor's aggi less than applicable blan is bei	a small busing regate nonco \$2,490,925 (a) to boxes:  ng filed with	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	efined in 11 to ted debts (exc to adjustment	C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to insic t on 4/01/16 and every three	ee years thereafter).		
Statistical/Administrative Information		⊔ Ac			S.C. § 1126(b).		n one or more classes of cr	
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop	erty is excluded and	administrativo		es paid,		THIS	S SPACE IS FOR COURT	USE ONL I
there will be no funds available for distribution Estimated Number of Creditors	on to unsecured cred	litors.						
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000		35,001- 60,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$50	\$50,000,001 \$ to \$100 to	100,000,001 0 \$500	\$500,000,001 to \$1 billion				

Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Case 14-00879-JDP Doc 1 Document Page 2 of 40 **B1** (Official Form 1)(04/13) Name of Debtor(s): Voluntary Petition Baker, Rusty W. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: District of Wyoming Chapter 7 Discharged 96-21108 10/04/98 Case Number: Date Filed: Location Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Hyrum M Zeyer May 23, 2014 Signature of Attorney for Debtor(s) (Date) Hyrum M Zeyer 8436 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

after the filing of the petition.

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM

Page 3 of 40 Document **B1** (Official Form 1)(04/13)

## Voluntary Petition

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Rusty W. Baker

Signature of Debtor Rusty W. Baker

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 23, 2014

Date

### Signature of Attorney\*

#### X /s/ Hyrum M Zeyer

Signature of Attorney for Debtor(s)

#### Hyrum M Zeyer 8436

Printed Name of Attorney for Debtor(s)

#### Peterson Zeyer Law Office

Firm Name

1215 W Hays Boise, ID 83702

Address

### (208)433-9882 Fax: (208)433-9886

Telephone Number

## May 23, 2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Baker, Rusty W.

#### **Signatures**

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 4 of 40

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Idaho

In re	Rusty W. Baker		Case No.	
		Debtor(s)	Chapter	7
				1

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 5 of 40

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.		Pa	ge 2		
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of per	rjury that the	information provided above is true and correct.			
Signatu	re of Debtor:	/s/ Rusty W. Baker Rusty W. Baker			
Date:	May 23, 2014	<u> </u>			

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 6 of 40

B 6 Summary (Official Form 6 - Summary) (12/13)

## **United States Bankruptcy Court District of Idaho**

In re	Rusty W. Baker		Case No		
-		Debtor	,		
			Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	55,000.00		
B - Personal Property	Yes	4	27,564.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		94,142.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		21,034.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,203.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,313.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	82,564.00		
		1	Total Liabilities	115,177.54	

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 7 of 40

B 6 Summary (Official Form 6 - Summary) (12/13)

## United States Bankruptcy Court District of Idaho

In re	Rusty W. Baker		Case No.	
-		Debtor		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,203.00
Average Expenses (from Schedule J, Line 22)	2,313.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,038.88

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,496.95
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,034.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		25,531.54

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 8 of 40

B6A (Official Form 6A) (12/07)

In re	Rusty W. Baker	Case No	
		Debtor	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1025 E. 5th South Mountain Home ID 83647		-	55,000.00	48,344.00
1140 E. 9th N Mountain Home ID 83647 ( Debtor is not listed on the Deed of Trust and has no interest in the property other than the 2nd mortgage in the property)		-	Unknown	19,302.00

Sub-Total > **55,000.00** (Total of this page)

Total > **55,000.00** 

(Report also on Summary of Schedules)

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 9 of 40

B6B (Official Form 6B) (12/07)

In re	Rusty W. Baker	Case No.	
		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash On Hand	-	0.00
2.	<i>6</i> , <i>6</i>	Home Federal Checking	-	244.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Home Federal Savings	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods:Dishes/Cups-25.00, Glasses-15.00, Cooking Utensils-15.00, Pots & Pans-25.00, Crock Pot-25.00, Hand Tools-45.00, Microwave-40.00, Stove-180.00, Dishwasher-25.00, Fan-10.00, Tupperware-20.00, Refrigerator-170.00, Washer & Dryer-350.00, Beds-255.00, Night Stands-15.00, Dressers-80.00, Couch-230.00, Living Room Chair-25.00, Televisions-225.00, Clocks-25.00, Stereo-25.00, VCR/DVD Player-40.00, VCR/DVD Movies-120.00, Holiday Decorations-50.00, Lamps-10.00, Kitchen Table & Chairs-75.00, Lawnmower-50.00, Weedeater-40.00, Vacuum,-30.00, Iron & Ironing Board-10.00, Clothes Hamper-5.00, Music cds & tapes-60.00, Linens-80.00, Sleeping Bags-40.00, Aquarium-100.00, BBQ-40.00, Computer Printer & Monitor-100.00, Cell Phone-50.00, Fish Tank-200.00 Fish Tank accessories-100.00		3,180.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, Pictures & Knick Knacks	-	125.00
6.	Wearing apparel.	Clothing & Shoes	-	300.00
7.	Furs and jewelry.	Watch & Misc Jewelry	-	50.00
		(Tota	Sub-Tot of this page)	al > 3,904.00

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main  $_{5/23/14}$   $_{4:51PM}$  Document Page 10 of 40

B6B (Official Form 6B) (12/07) - Cont.

In re	Rusty W. Baker	Case No

## Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O Description and Location of Prope E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	Nikon Coolpix	-	60.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x		
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x		
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x		
14.	Interests in partnerships or joint ventures. Itemize.	x		
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
16.	Accounts receivable.	x		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	EIC	-	Unknown
	meraning and revalues. One particularist	Future Tax Refunds	-	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X		
			Sub-Tota (Total of this page)	al > 60.00

to the Schedule of Personal Property

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 11 of 40

B6B (Official Form 6B) (12/07) - Cont.

In re	Rusty W. Baker	Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2013	Dodge Dart 23,493 Miles	-	18,500.00
	other vehicles and accessories.	2007 Miles	Kawaskaki Vulcan 900cc Motorcycle 5,000	-	3,500.00
		1992	Chevy Blazer \$254,000 Miles	-	1,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
21	Animals.	2 Doc	gs & 10 Fish	_	100.00

Sub-Total > 23,600.00 (Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 12 of 40

B6B (Official Form 6B) (12/07) - Cont.

In re	Rusty W. Baker		Case No.	
-		Debtor		

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 27,564.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main  $_{5/23/14}$   $_{4:51PM}$  Document Page 13 of 40

B6C (Official Form 6C) (4/13)

In re	Rusty W. Baker	Case No
-		Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount	subject to adjustment on 4/1.	ims a homestead exemption that exceeds abject to adjustment on 4/1/16, and every three years thereafte ct to cases commenced on or after the date of adjustment.)				
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Real Property 1025 E. 5th South Mountain Home ID 83647	ldaho Code §§ 55-1001, 55-1002, 55-1003	100,000.00	55,000.00				
Checking, Savings, or Other Financial Accounts, 6 Home Federal Checking	Certificates of Deposit Idaho Code § 11-207	75%	244.00				
Home Federal Savings	Idaho Code § 11-207	75%	5.00				
Household Goods and Furnishings Household Goods:Dishes/Cups-25.00, Glasses-15.00, Cooking Utensils-15.00, Pots & Pans-25.00, Crock Pot-25.00, Hand Tools-45.00, Microwave-40.00, Stove-180.00, Dishwasher-25.00, Fan-10.00, Tupperware-20.00, Refrigerator-170.00, Washer & Dryer-350.00, Beds-255.00, Night Stands-15.00, Dressers-80.00, Couch-230.00, Living Room Chair-25.00, Televisions-225.00, Clocks-25.00, Stereo-25.00, VCR/DVD Player-40.00, VCR/DVD Movies-120.00, Holiday Decorations-50.00, Lamps-10.00, Kitchen Table & Chairs-75.00, Lawnmower-50.00, Weedeater-40.00, Vacuum,-30.00, Iron & Ironing Board-10.00, Clothes Hamper-5.00, Music cds & tapes-60.00, Linens-80.00, Sleeping Bags-40.00, Aquarium-100.00, BBQ-40.00, Computer Printer & Monitor-100.00, Cell Phone-50.00, Fish Tank-200.00, Fish Tank accessories-100.00	Idaho Code § 11-605(1)(a)	3,180.00	3,180.00				
Books, Pictures and Other Art Objects; Collectible Books, Pictures & Knick Knacks	e <u>s</u> Idaho Code § 11-605(1)(b)	125.00	125.00				
Wearing Apparel Clothing & Shoes	Idaho Code § 11-605(1)(b)	300.00	300.00				
<u>Furs and Jewelry</u> Watch & Misc Jewelry	ldaho Code § 11-605(2)	50.00	50.00				
<u>Firearms and Sports, Photographic and Other Hol</u> Nikon Coolpix	oby Equipment Idaho Code § 11-605(11)	60.00	60.00				
Other Liquidated Debts Owing Debtor Including To EIC	ax Refund IC Section 11-603(4) & 26 USC 32 & 11-604(4)	100%	Unknown				
Automobiles, Trucks, Trailers, and Other Vehicles 1992 Chevy Blazer \$254,000 Miles	Idaho Code § 11-605(3)	7,000.00	1,500.00				
Animals 2 Dogs & 10 Fish	Idaho Code § 11-605(1)(b)	100.00	100.00				
continuation sheets attached to Schedule of Proper	Total:	111,001.75	60,564.00				

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 14 of 40

R6D	(Official	Form	6D)	(12/07)
Bnu	COrneral	rorm	ונוח	(12/07)

In re	Rusty W. Baker	Case No.	
-	•	Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	>0-00-04	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx5745			2013	T	A T E D			
Ally Bank POB 380902 Minneapolis, MN 55438-0902		-	Purchase Money Security 2013 Dodge Dart 23,493 Miles					
			Value \$ 18,500.00				22,296.95	3,796.95
Account No. xxxxxxxx2326			2006					
Home Federal Bank 800 W State Street Boise, ID 83702	x	-	Second Mortgage 1140 E. 9th N Mountain Home ID 83647 ( Debtor is not listed on the Deed of Trust and has no interest in the property other than the 2nd mortgage in the property)					
			Value \$ Unknown				19,302.00	Unknown
Account No. xxxxxx-xxxxx2218  Kawasaki Retail Credit Services POB 60107 City Of Industry, CA 91716-0107		-	2007 Purchase Money Security 2007 Kawaskaki Vulcan 900cc Motorcycle 5,000 Miles					
	┸		Value \$ 3,500.00				4,200.00	700.00
Wells Fargo Home Mortgage POB 10335 Des Moines, IA 50306-0035		_	Deed of Trust  1025 E. 5th South Mountain Home ID 83647					
			Value \$ 55,000.00	1			48,344.00	0.00
continuation sheets attached			(Total of	Subt his j			94,142.95	4,496.95
			(Report on Summary of Se		ota lule		94,142.95	4,496.95

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 15 of 40

B6E (Official Form 6E) (4/13)

In re	Rusty W. Baker	Case No.
		Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Check this box it debtor has no creditors holding this ectified priority claims to report on this schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 16 of 40

R6F	(Official	Form	6F)	(12/07)

In re	Rusty W. Baker	Case N	Io
		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8			F					
CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	CO	Ų	P	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	I DATE CLAUVEWAS INCURRED AIND	OZH-ZGWZ	_ QD_	P U T F	ב ר	AMOUNT OF CLAIM
Account No. xxxx-xxxx-y764	1	T	2012	T	D A T		Ī	
Bank of America POB 15726 Wilmington, DE 19886-5726		-	Collections for Credit Card		E D			4,586.23
Account No. xxxx-xxxx-xxxx-7177	t	+	2011	+	Т	H	$\dagger$	
Care Credit GE Money Bank POB 960061 Orlando, FL 32896-0061		_	Collections for Credit Card					922.19
Account No. xxxx-xxxx-xxxx-8813  Citi Card CBSDNA POB 6241 Sioux Falls, SD 57117		-	2012 Collections for Credit Cards					
								900.00
Account No. xxxx-xxxx-xxxx-8256  Discover P.O. Box 30952 Salt Lake City, UT 84130-0952		-	2012 Collections for Credit Card					2,120.00
continuation sheets attached	-		(Total of	Subt				8,528.42

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main  $_{5/23/14}$   $_{4:51PM}$  Document Page 17 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re	Rusty W. Baker	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_	1
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		I U	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UZLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx-xxxx-xxx7-264	Г		Collections for Credit Card	Т	T		
Lowes/GECRB POB 960010 Orlando, FL 32896		-			D		893.17
Account No. xxx9100	t	H	2007	t		t	
Pioneer Federal Credit Union 250 W 3rd South Mountain Home, ID 83647	-	-	Collections for Line of Credit				
							4,900.00
Account No. xxxx-xxxx-8477	┢		2007	+		+	
US Bank POB 790408 Saint Louis, MO 63179-0408		-	Collections for Credit Card				
							6,713.00
Account No.							,
Account No.	1	_					
Sheet no. 1 of 1 sheets attached to Schedule of				Sub			12,506.17
Creditors Holding Unsecured Nonpriority Claims			(Total of t				)
			(Report on Summary of So		lota Iule		04 00 4 50

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 18 of 40

B6G (Official Form 6G) (12/07)

·		
In re	Rusty W. Baker	Case No.
_		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Document Page 19 of 40

B6H (Official Form 6H) (12/07)

In re	Busty W. Bakar	Case No.
-	Rusty W. Baker	Dehtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Beth Mosley 1140 E. 9th N. Mountain Home, ID 83647 Ex-Girlfriend Home Federal Bank 800 W State Street Boise, ID 83702 Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 20 of 40  $^{5/23/14}$ 

Fill	in this information to identify your o	ase:										
Del	otor 1 Rusty W. Ba	ıker			_							
_	otor 2 use, if filing)				_							
Uni	ted States Bankruptcy Court for the	E DISTRICT OF IDAHO	)		_							
	se number nown)		-			☐ An		d filing ent showir	ng post-petitio	•		
$\bigcirc$	fficial Form B 6I								following date	:		
	chedule I: Your Inc	ome				MM	I / DD/ Y	YYY		12/13		
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	ır spouse is not filing w	ith you, do not in	clude info	mati	on about y	our spo	ouse. If n	nore space is	needed,		
1.	Fill in your employment information.		Debtor 1			C	Debtor 2	or non-f	filing spouse			
	If you have more than one job, attach a separate page with	Employment status	■ Employed □ Not employe	_ , ,					☐ Employed ☐ Not employed			
	information about additional employers.	Occupation	Corrections (									
	Include part-time, seasonal, or self-employed work.	Employer's name	Idaho Correc		nter							
	Occupation may include student or homemaker, if it applies.	Employer's address	14061 Pleasa Kuna, ID 836		Rd							
		How long employed t	here? 6 yea	ars								
Par	t 2: Give Details About Mo	nthly Income										
spou	mate monthly income as of the duse unless you are separated.	ate you file this form. If										
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the inform	ation for all	emp	loyers for th	nat perso	on on the	lines below. I	f you need		
						For Debto	or 1		ebtor 2 or ling spouse			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,9	74.00	\$	N/A			
3.	Estimate and list monthly over	ime pay.		3.	+\$		0.00	+\$	N/A	_		
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,974	.00	\$	N/A			

Official Form B 6I Schedule I: Your Income page 1

Deb	tor 1	Rusty W. Baker		(	Case r	number ( <i>if kn</i>	own)				
					For	Debtor 1			or Debto		
	Cop	by line 4 here	4.		\$	2,974	.00	\$	ni-ining	N/A	
5.	List	t all payroll deductions:						_			
٠.	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	687	'-00	\$		N/A	\
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50	<b>:</b> .	\$		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d	ı.	\$	0	.00	\$		N/A	<u>\</u>
	5e.	Insurance	5e		\$	54	.00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$		.00	\$_		N/A	
	5g.	Union dues	5g 5h		\$		0.00			N/A	
	5h.	Other deductions. Specify: Vision		1.+	\$		.00 3.00	+ \$		N/A N/A	
6	۸۵۰	Dental			Ψ \$			· · -			_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		· —	771		\$_		N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,203	.00	\$_		N/A	<u>\</u>
8.	List 8a.	t all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	900		¢.			<b>c</b>		N//	
	8b.	monthly net income.  Interest and dividends	8a 8b		\$ \$		0.00 0.00	\$ \$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a depende regularly receive		,	Ψ		.00	Ψ_		14/	<u>`</u>
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	<b>)</b> .	\$	0	.00	\$		N/A	\
	8d.	Unemployment compensation	8d		\$		0.00	\$		N/A	
	8e.	Social Security	8e	€.	\$		.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.		\$	o	0.00	\$		N/A	<b>-</b>
	8g.	Pension or retirement income	8g	J.	\$	0	.00	\$		N/A	<u>\</u>
	8h.	Other monthly income. Specify:	8h	1.+	\$	0	.00	+ \$		N/A	<u>\</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	(	\$	0	0.00	\$_		N/	Ά.
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	,	2,203.00	<b>1</b> ¢		N/A	= \$	2,203.00
10.		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		-,203.00			11/7	<b>-</b>	2,203.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are necify:	our dep		,	,		•	n Schedu	ıle J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The state that amount on the Summary of Schedules and Statistical Summary of Cellies								\$	2,203.00
12	Do	you expect an increase or decrease within the year after you file this for	rm?							Comb month	ined Ily income
13.		No	11111								
		Yes. Explain:									

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 22 of 40  $^{5/23/14}$ 

Fill i	n this informat	tion to identify	your case:					
Debt	or 1	Ducty W E	Pakar			Check	if this is:	
Debi	.01 1	Rusty W. E	Dakei				amended filing	
Debt	tor 2						0	g post-petition chapter 13
(Spo	use, if filing)						penses as of the follo	
Unit	ed States Bank	cruptcy Court fo	or the: DISTRI	CT OF IDAHO		N	MM / DD / YYYY	
Case	number					ПΛ		-h42 h D-h42
	nown)						separate filing for Do aintains a separate h	ebtor 2 because Debtor 2 ousehold
	ficial Fo		_					
Sc	hedule J	<b>I: Your I</b>	Expenses					12/13
					ng together, both are equ			
		ore space is nee er every questic		ther sheet to this form.	. On the top of any addit	ional pages,	write your name ai	nd case number
Part		ibe Your House	ehold					
1.	Is this a joint							
	No. Go to							
	☐ Yes. Does	Debtor 2 live	in a separate ho	usehold?				
	□N							
	□ Y	es. Debtor 2 mu	ist file a separate	Schedule J.				
2.	Do you have	dependents?	■ No					
	Do not list De Debtor 2.	ebtor 1 and	Yes. Fill ou each dependent	t this information for	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state ti	he dependents'	•					□ No
	names.							☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No □ Yes
3.	Do your expe	enses include	■ N		-			□ res
	expenses of p	people other th	1 1 1 1 1 1 2 2 2					
	yourself and	your depender	nts?					
Part	2: Estima	ate Your Ongo	ing Monthly Ex	penses				
Esti	mate your exp	enses as of you	ır bankruptcy fi	ling date unless you ar	e using this form as a su			
•	enses as of a da icable date.	ate after the ba	ankruptcy is file	d. If this is a suppleme	ntal <i>Schedule J</i> , check th	e box at the	top of the form and	l fill in the
appi	icabic date.							
				nent assistance if you l <i>I: Your Income</i> (Offic			Your expo	enses
4.		r home owners for the ground o		your residence. Includ	le first mortgage payments	s 4. \$		457.00
	If not include	ed in line 4:						
	4a. Real es	state taxes				4a. \$		0.00
			s, or renter's inst	irance		4b. \$		43.00
	-	•	epair, and upkeep			4c. \$		100.00
	4d. Homeo	owner's associa	tion or condomin	ium dues		4d. \$		0.00
5.	Additional m	ortgage navm	ents for vour re	sidence, such as home e	quity loans	5. \$		0.00

Debtor 1	Rusty W. Baker	Case num	ber (if known)	
			_	
	ties:	_	r.	225.22
6a.	Electricity, heat, natural gas	6a.	· ·	225.00
6b.	Water, sewer, garbage collection	6b.	· ·	42.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		47.00
6d.	Other. Specify: Cable/Satellite	6d.		57.00
	Internet		\$	36.00
	d and housekeeping supplies	7.	\$	300.00
Chil	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	100.00
. Pers	onal care products and services	10.	\$	100.00
. Med	lical and dental expenses	11.	\$	50.00
. Tra	nsportation. Include gas, maintenance, bus or train fare.			275.00
	ot include car payments.	12.	· -	375.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.		125.00
. Cha	ritable contributions and religious donations	14.	\$	0.00
. Insu				
	not include insurance deducted from your pay or included in lines 4 or 20.	1.5	Ф	0.00
15a.		15a.		0.00
15b.		15b.	· · · · · · · · · · · · · · · · · · ·	0.00
15c.	Vehicle insurance	15c.	·	57.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spec		16.	\$	0.00
	allment or lease payments:			
17a.	Car payments for Vehicle 1	17a.		0.00
17b.	1 7	17b.	· -	0.00
17c.	Other. Specify: Motorcycle Payments	17c.	\$	84.00
17d.	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as deducte	d	Φ.	0.00
	your pay on line 5, Schedule I, Your Income (Official Form 61).	18.		0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spec	•	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Schedule I: Y			0.00
20a.		20a.		0.00
20b.		20b.		0.00
20c.	Property, homeowner's, or renter's insurance	20c.		0.00
20d.		20d.		0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
Oth	er: Specify: Pet Supplies	21.	+\$	100.00
Me	dications		+\$	15.00
<b>X</b> 7 .			d.	0.040.00
	r monthly expenses. Add lines 4 through 21.	22.	\$	2,313.00
	result is your monthly expenses.			
	rulate your monthly net income.	23a.	¢	2 202 00
23a.	15 /		· -	2,203.00
230.	Copy your monthly expenses from line 22 above.	23b.	-2	2,313.00
22	Culturat community and the community of			
23c.		23c.	\$	-110.00
	The result is your <i>monthly net income</i> .	230.	Ψ	
For e your			increase or decrease t	pecause of a modification to the terms of
	es. Explain:			

No.	
☐ Yes. Explain:	

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 24 of 40

B6 Declaration (Official Form 6 - Declaration). (12/07)

## United States Bankruptcy Court District of Idaho

In re	Rusty W. Baker			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	IING DEBTOR'S SO	HEDUL	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of18
Date	May 23, 2014	Signature	/s/ Rusty W. Baker		
			Rusty W. Baker		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 25 of 40

B7 (Official Form 7) (04/13)

## United States Bankruptcy Court District of Idaho

In re	Rusty W. Baker	y W. Baker		
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$38,383.00 Debtor 2012: \$38,865.00 Debtor 2013: \$13,449.96 Debtor 2014 YTD:

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 26 of 40

B7 (Official Form 7) (04/13)

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Wells Fargo Home Mortgage	02/2014 \$457.00	\$1,828.00	\$48,344.00
POB 10335	03/2014 \$457.00		
Des Moines, IA 50306-0035	04/2014 \$457.00		
	05/2014 \$457.00		

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

N

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Peterson Zeyer Law Office 1215 W Hays Boise, ID 83702 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 04/28/2014

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$400.00

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PAYEE

Peterson Zeyer Law Office 1215 W Hays Boise, ID 83702 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 05/23/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$395.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main 5/23/14 4:51PM Page 29 of 40 Document

B7 (Official Form 7) (04/13)

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY **ADDRESS** NAME USED

1025 E 5th S. Mtn Home ID Same 05/2013-Present

1140 E. 9th N Mtn Home ID 83647 Same 2003-2013

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

DATE OF

NAME AND ADDRESS OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF DOCKET NUMBER GOVERNMENTAL UNIT

STATUS OR DISPOSITION

B7 (Official Form 7) (04/13)

6

## 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None h

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 31 of 40

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 32 of 40

B7 (Official Form 7) (04/13)

Q.

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 23, 2014 Signature / Signature Rusty W. Baker
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 33 of 40

B8 (Form 8) (12/08)

## United States Bankruptcy Court District of Idaho

In re	Rusty W. Baker		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Ally Bank		Describe Property Securing Debt: 2013 Dodge Dart 23,493 Miles
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check at le Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
•		1
Property No. 2		
Creditor's Name: Home Federal Bank		Describe Property Securing Debt: 1140 E. 9th N Mountain Home ID 83647 ( Debtor is not listed on the Deed of Trust and has no interest in the property other than the 2nd mortgage in the property)
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check at le Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 34 of 40

B8 (Form 8) (12/08)			Page 2	
Property No. 3				
Creditor's Name: Kawasaki		Describe Property Securing Debt: 2007 Kawaskaki Vulcan 900cc Motorcycle 5,000 Miles		
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):				
☐ Claimed as Exempt		■ Not claimed as exe	empt	
		7		
Property No. 4				
Creditor's Name: Wells Fargo Home Mortgage		Describe Property S 1025 E. 5th South M	ecuring Debt: ountain Home ID 83647	
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ U.S.C. § 522(f)).		Normal monthly payme	ents (for example, avoid lien using 11	
Property is (check one):				
Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to Attach additional pages if necessary.)	unexpired leases. (All three	e columns of Part B mu	st be completed for each unexpired lease.	
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
I declare under penalty of perjury that personal property subject to an unexp		intention as to any pr	operty of my estate securing a debt and/o	
Date May 23, 2014	Signature	/s/ Rusty W. Baker		
		Rusty W. Baker Debtor		

## UNITED STATES BANKRUPTCY COURT DISTRICT OF IDAHO

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

## Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 36 of 40

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Case 14-00879-JDP 5/23/14 4:51PM Document Page 37 of 40

B 201B (Form 201B) (12/09)

	Uni	District of Idaho	cy Court				
In re	Rusty W. Baker		Case No.				
		Debtor(s)	Chapter	7			
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor						
Code.	I (We), the debtor(s), affirm that I (we) ha	we received and read the atta	iched notice, as required	by § 342(b) of the Bankruptcy			
Rusty	W. Baker	X /s/ Rus	ty W. Baker	May 23, 2014			
Printed	l Name(s) of Debtor(s)	Signatu	re of Debtor	Date			
Case N	No. (if known)	X					
		Signatu	re of Joint Debtor (if any	) Date			

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 38 of 40

## United States Bankruptcy Court District of Idaho

		District of Idaho		
In re	Rusty W. Baker		Case No.	
	-	Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	IATRIX	
The ab	ove-named Debtor hereby verifi	ies that the attached list of creditors is true and cor	rect to the best	of his/her knowledge.
Date:	May 23, 2014	/s/ Rusty W. Baker		

Signature of Debtor

Ally Bank POB 380902 Minneapolis, MN 55438-0902

Bank of America POB 15726 Wilmington, DE 19886-5726

Beth Mosley 1140 E. 9th N. Mountain Home, ID 83647

Care Credit GE Money Bank POB 960061 Orlando, FL 32896-0061

Citi Card CBSDNA POB 6241 Sioux Falls, SD 57117

Discover P.O. Box 30952 Salt Lake City, UT 84130-0952

Home Federal Bank 800 W State Street Boise, ID 83702

Kawasaki Retail Credit Services POB 60107 City Of Industry, CA 91716-0107

Lowes/GECRB POB 960010 Orlando, FL 32896

## Case 14-00879-JDP Doc 1 Filed 05/23/14 Entered 05/23/14 16:51:31 Desc Main Document Page 40 of 40

Pioneer Federal Credit Union 250 W 3rd South Mountain Home, ID 83647

US Bank POB 790408 Saint Louis, MO 63179-0408

Wells Fargo Home Mortgage POB 10335
Des Moines, IA 50306-0035